

**My car is several years old and has been paid off. Is physical damage coverage still useful?** The answer depends on whether or not you could afford to repair or replace your vehicle if it was damaged in an accident that you caused. It may be helpful to check your vehicle's value by referring to used car listings in the newspaper or on the Internet for vehicles similar to yours and compare this value with your annual collision coverage cost.

**What is the difference between a nonrenewal and a cancellation?** Insurance policies are issued for a specific term or period of time. Companies will usually issue either a six or twelve month policy. Nonrenewal occurs when an insurer terminates your insurance coverage at the end of the policy's term. Cancellation occurs when an insurer terminates your coverage before the policy's term ends.

**Can my insurance company cancel my policy or late payment?** Yes, your company may cancel you for nonpayment of a premium, even if the payment is just one day late. Some insurers have guidelines for late payment and may reinstate you when the payment has been made. The best practice is to pay your premiums before the due date to avoid being cancelled.

**Will I receive a notice after my policy has been cancelled or nonrenewed?** No. Insurance companies are not required to send an additional notice after your coverage has expired. The company is only required to send a notice prior to taking this action.

**What happens if there is a lapse in my coverage? Will I have to pay a penalty?** State law requires that West Virginia vehicle owners purchase the minimum coverage for liability and uninsured motorist protection. The West Virginia Department of Motor Vehicles conducts a random sample of registered vehicles to ensure that vehicle owners have purchased the minimum required insurance coverage. If the Department of Motor Vehicles cannot verify coverage, it will suspend your license and vehicle license plate.

**What should I do after an accident or when I have to file a claim?**

- **Dial 911.** Give the operator detailed information about the incident, including if you or others involved need medical assistance.
- **Remove your vehicle from the roadway, if possible.**
- **Take notes.** Write down the location and time of the accident/incident and any other details (summary of what happened). Exchange insurance information with others involved in accident. Write down the make, model and license plate number of the other vehicles involved. If possible, take pictures or draw a diagram of the scene.
- **Talk to witnesses.** Obtain names, addresses and phone numbers of those who witnessed the incident.
- **Cooperate with the police.** Provide all information that is requested of you. Be sure to write down your incident or accident number and the officer's name and badge number.

- **Contact your insurance company or agent as soon as possible.** Ask your company what documents are needed to support your claim. Provide all information that is needed. Keep records of all paperwork related to your claim (copy of accident report, notes from accident scene, expenses, etc...).

**What if my insurance company determines that my car is a “total loss”?**

Insurance companies will determine that your car is totaled if the cost of the damage approaches or exceeds the car's worth. Companies will determine your vehicle's average retail value before the accident occurred. The company must use an official used car guide approved by the West Virginia Insurance Commission to determine this.

Ask your insurance company how it arrived at its decision, and ask for a written copy of the valuation. Make sure that the company has all the necessary information. Review your vehicle's maintenance records and look for any upgrades or new items. For example, had new tires recently been purchased? Had you recently installed a new CD player and stereo? It also will help if you can show the insurance company that your vehicles had been well maintained and serviced throughout your years of ownership. Many policies provide you the option of hiring an independent appraiser to evaluate your loss and then, along with the insurance company's adjuster, select a person to referee the dispute. Independent appraisers are listed in the Yellow Pages. Because you must pay the independent appraiser's fee and share the cost of the referee, this option can be costly.

**Can my company repair my vehicles with used parts?** In most instances, the answer is “yes”. Your company can have your vehicle repaired, with parts of like kind and quality, which includes used parts.

**Do I have the right to choose whether or not my vehicle is a total loss?** The insurance company determines whether or not your vehicle is a total loss in accordance with West Virginia Division of Motor Vehicles guidelines.

**Do I have to use a specific repair shop?** No. West Virginia law prohibits an insurance company from requiring that a certain shop be used or from recommending a particular shop without notifying the policyholder that their vehicle may be repaired by the auto shop of their choice. Your insurance company only will pay the amount of damage it already has determined for your vehicle, which is based on estimated parts and labor expenses.